



Chapter 6 –Iowa National Guard Service Scholarship

Established in 1996, the Iowa National Guard Service Scholarship (INGSS) provides funds for eligible members of the Iowa National Guard to help with the cost of attending Iowa colleges and universities. A [Historical Appropriations Summary](#) can be found on the Iowa Department of Education’s Higher Ed and Postsecondary Readiness Reports site.

A. Eligibility

1. College/University

The Code of Iowa limits INGSS eligibility to Iowa colleges/universities accredited by a national accrediting agency recognized by the United States Department of Education. Students attending these colleges/universities are eligible to receive INGSS:

Participating Colleges

INGSS Participating College	College/University Sector	Location
Des Moines Area Community College	Community College	Des Moines
Eastern Iowa Community College	Community College	Clinton, Muscatine, Bettendorf
Hawkeye Community College	Community College	Waterloo
Indian Hills Community College	Community College	Ottumwa, Centerville
Iowa Central Community College	Community College	Fort Dodge
Iowa Lakes Community College	Community College	Estherville
Iowa Valley Community College	Community College	Ellsworth, Marshalltown
Iowa Western Community College	Community College	Council Bluffs
Kirkwood Community College	Community College	Cedar Rapids
North Iowa Area Community College	Community College	Mason City
Northeast Iowa Community College	Community College	Calmar, Peosta
Northwest Iowa Community College	Community College	Sheldon

INGSS Participating College	College/University Sector	Location
Southeastern Community College	Community College	Burlington
Southwestern Community College	Community College	Creston
Western Iowa Tech Community College	Community College	Sioux City
Allen College	Private College/University	Waterloo
Briar Cliff University	Private College/University	Sioux City
Buena Vista University	Private College/University	Storm Lake
Central College	Private College/University	Pella
Clarke University	Private College/University	Dubuque
Coe College	Private College/University	Cedar Rapids
Cornell College	Private College/University	Mount Vernon
Dordt University	Private College/University	Sioux Center
Drake University	Private College/University	Des Moines
Emmaus Bible College	Private College/University	Dubuque
Faith Baptist Bible College	Private College/University	Ankeny
Graceland University	Private College/University	Lamoni
Grand View University	Private College/University	Des Moines
Grinnell College	Private College/University	Grinnell
Loras College	Private College/University	Dubuque
Luther College	Private College/University	Decorah
Mercy College of Health Sciences	Private College/University	Des Moines
Morningside University	Private College/University	Sioux City
Mount Mercy University	Private College/University	Cedar Rapids

INGSS Participating College	College/University Sector	Location
Northwestern College	Private College/University	Orange City
St. Ambrose University	Private College/University	Davenport
St. Luke's College	Private College/University	Sioux City
Simpson College	Private College/University	Indianola
University of Dubuque	Private College/University	Dubuque
Upper Iowa University	Private College/University	Fayette
Waldorf University	Private College/University	Forest City
Wartburg College	Private College/University	Waverly
William Penn University	Private College/University	Oskaloosa
Iowa State University	Regent University	Ames
University of Iowa	Regent University	Iowa City
University of Northern Iowa	Regent University	Cedar Falls

2. Student

Service Members must meet the following prerequisites:

- Be an active member of the Iowa Army or Air National Guard.
- Eligible Service Members must meet all of the following:
 - Be a resident of Iowa and a Service Member of the Iowa National Guard.
 - Service Members have satisfactorily completed the required Initial Entry Training (IET).
 - Maintains satisfactory performance of duty throughout the program's use (i.e. not flagged, has satisfactory drill and A.T. attendance, current passing physical fitness test and satisfies height/weight requirements).
 - Has applied for INGSS by the application deadline date(s), unless accepted by policy or law. No exceptions to this policy will be authorized for late applications, unless out of state on Title 10 orders under training or deployment status. The INGSS application deadlines are:
 - July 1st for fall semester.
 - December 1st for spring semester
 - April 1st for summer semester
 - Apply for Federal Tuition Assistance (FTA) for all courses until the fund or credit cap is exhausted. Air Guard members are not eligible for FTA are exempt from this requirement.
 - Maintains satisfactory academic progress toward a certificate or undergraduate degree at an eligible Iowa college/university. Satisfactory academic progress is determined by the

institution for which benefits are utilized or applied. The standards each institution must publish are outlined in CFR § 668.34.

- Provide notice of National Guard status to the college/university at the time of registration.
- Has not utilized 120 semester hours of assistance (or the equivalent), or earned a bachelor's degree.
- Service members may request an Exception to Policy (ETP) if they are enrolled in a STEM program that qualifies for assistance under the Edith Nourse Rogers STEM Scholarship. An approved ETP will allow Service Members to receive benefits up to 130 credit hours. You may submit an ETP on the National Guard Education Services Office web page.
- Service members of the Iowa National Guard who are awarded INGSS funds and then become ineligible or are discharged from the Iowa National Guard during the semester or term of their award may have their awards removed or reduced at the discretion of the Guard.
- Approved traditional (M-Day) Soldiers and Airmen will be funded first. Title 5 Federal Technicians are eligible to receive INGSS, as they are considered to be M-Day applicants. Active Guard Reservists (AGRs) and dual status technicians are ineligible, but are encouraged to apply - the ability to fund these awards will be based on availability of funds and an approved ETP.

B. Application Process

The deadline to apply for the 2026-2027 year is July 1, 2026. If a soldier misses the deadline, they can still apply for the spring term by submitting both applications on/before December 1, 2026 and for the summer term by submitting both applications on/before April 1, 2027. Applicants who are eligible to apply for FTA are required to fill out the application on the ArmyIgnitED website. The application window for FTA is open 60 days prior to the start of the term and closes 7 days prior to the start of the term.

C. Selection of Recipients

The Adjutant General of Iowa determines Iowa residency for INGSS applicants, and selects eligible recipients. These students are placed on the INGSS Designated Roster in the Iowa College Aid Processing System (ICAPS®), and college/university officials verify their enrollment and FTA award. Students may not be awarded under this program until their names appear on the INGSS Designated Roster.

Iowa college/university officials can access a designated roster of INGSS recipients by logging into the ICAPS and clicking on rosters. Only students on a Designated Roster can receive an INGSS payment. College/university officials should use the awarding instructions in this chapter in conjunction with general guidance in Chapters 1 – 3 to award INGSS.

The Iowa National Guard will ensure the INGSS applications approved and designated are for applicants who have also applied for FTA (if required). Therefore, the Designated roster in ICAPS is the definitive source of INGSS approvals. However, before calculating an INGSS award for an approved student, financial aid offices will need to coordinate with the office responsible for FTA at their institution to identify which students on their INGSS roster are eligible for FTA and ensure that any FTA received in that semester is used to calculate the INGSS award.

It is important to verify the semesters that a Service Member is eligible to receive INGSS funds. Service Members will be certified for eligibility separately for the fall, spring and summer semesters. Certification for fall will happen following the July 1 application deadline, spring certification will happen following the

December 1 application deadline and summer certification will happen following the April 1, 2027 deadline. Be sure to check the Designated Roster for each term separately.

College/university officials can view the total number of aggregate INGSS credit hours the applicant has received prior to the 2026-27 academic year. To view the report in ICAPS go to 'Standard Reports' and select 'National Guard Grant History'. No designated INGSS applicants can be awarded more than 120 semester hours, or the equivalent, unless approved for an ETP due to enrollment in a STEM program that qualifies for assistance under the Edith Nourse Rogers STEM Scholarship.

A notification is built into ICAPS and the college/university is notified when a Service Member is added to their roster. College/university staff should compare the list of Service Members that have disbursements reported in ICAPS at the end of the year to ensure all have been reported. Notifications are sent in August after the Iowa National Guard Education Office staff has approved the majority of applicants.

D. Awarding

National Guard officials have determined that they will be able to pay 100% of the average Regent's resident tuition rate, or 100% of the rate at the institution minus FTA (whichever is lower) for the 2026-27 academic year. INGSS awards may be used only to pay for educational expenses, including: tuition and fees; room and board; books; supplies; transportation and personal expenses; dependent care; and disability-related expenses.

For the academic year 2026-27, the average tuition rate for full-time students at Iowa Regent Universities is \$9,572. Therefore, the maximum INGSS award for the 2026-27 academic year is \$9,572 (\$4,786 per semester or \$3,191 per quarter).

Students enrolled at eligible colleges/universities in programs with tuition charges that are lower than \$9,572 will have their maximum award calculated based on the actual tuition charges minus FTA.

Example: The Iowa National Guard has determined that they will pay 100% of the average Regent tuition rate minus FTA in the fall of 2026. Student A is being charged tuition of \$215 per credit hour and is enrolled in 6 credit hours. Since Student A's charged tuition rate is lower than the average Regent rate, Student A's maximum Iowa INGSS award would be 100 percent of \$1,290 minus FTA ($\215×6 credit hours minus FTA, or \$1,290 minus FTA.)

Students are eligible to receive INGSS during the summer term. Summer awards are limited to 6 credit hours. Summer award amounts are the same as fall and spring semester amounts, up to 6 credit hours. Awards will be calculated based on the students' charged tuition minus any FTA received up to the corresponding semester/quarter amount, not to exceed \$2,393/semester and \$1,596/quarter. When reporting credit hours in ICAPS, do not report more than 6 credit hours for the summer semester even if the student is enrolled in more credit hours.

Example: John is enrolled for 12 credit hours during the summer semester and his total tuition for all 12 credit hours is \$3,600. John received FTA in the summer in the amount of \$1000. John's total tuition charged minus his FTA award is \$2,600. Since the maximum award for the summer semester is \$2,393, John's award would be \$2,393 and the credit hours reported in ICAPS should be 6.

Example: Jenny is enrolled for 6 credit hours during the summer semester, and her total tuition for all 6 credit hours is \$1800. Jenny received FTA in the summer in the amount of \$1,000. Jenny’s total tuition charged minus her FTA award is \$800. Jenny’s summer award would be \$800, and the credit hours reported in ICAPS should be 6.

The following chart provides the maximum Iowa National Guard Service Scholarship award allowed per credit/quarter hour of enrollment, based on a maximum award of 100% of the average Regent tuition rate. Summer awards are capped at the 6 credit hour amount of \$2,393/semester and \$1,596/quarter

Maximum 2026-27 Award

Enrollment Status	Credits	Semester	Quarter
Full-Time (F)	12+	\$4,786	\$3,191
Three-Quarter Time (P)	11	4,403	2,935
Three-Quarter Time (P)	10	3,972	2,648
Three-Quarter Time (P)	9	3,590	2,393
Half-Time (H)	8	3,207	2,138
Half-Time (H)	7	2,776	1,851
Half-Time (H)	6	2,393	1,595
Less-Than-Half-Time (L)	5	2,010	1,340
Less-Than-Half-Time (L)	4	1,579	1,053
Less-Than-Half-Time (L)	3	1,197	798
Less-Than-Half-Time (L)	2	814	542
Less-Than-Half-Time (L)	1	383	255

If the award breakdown in the chart above results in different amounts per term, the higher dollar award(s) should be provided in the first term(s) of enrollment.

In order to determine amounts for students enrolled less than full time, use enrollment intensity percentages. For example, if a student is enrolled in 11 credits they would be eligible for 92% (rounding to the nearest percent) of the maximum award making the student eligible for \$4,403 (round awards to the nearest dollar). $(4,786 * (11/12)) = (4,786 * .92) = \$4,403$. Total awards cannot exceed the annual maximum.

CUMULATIVE INGSS RECEIPT LIMITS AND GUIDANCE:

Only credits that count toward the student's certificate/degree program should be included in the calculation of the INGSS award, and only those corresponding credit hours should be reported in ICAPS. If a student is taking a class that will not be accepted toward the required credits for their certificate/degree program, those credits should not be included in the calculation of the INGSS award, and those credits should not be reported in ICAPS. This could include any ROTC credits that the student may be taking. If the ROTC class counts toward the student's certificate/degree program requirements, you would award INGSS and report the corresponding credit hours in ICAPS. If the ROTC class does not fulfill a requirement of the certificate/degree program, you would not award or report those credits in ICAPS.

If a student is paid INGSS funds during a term of enrollment, the associated credit hours will need to be reported in ICAPS. For programs of study (or colleges/universities) that cap tuition charges for a semester at 12 credit hours (even if a student enrolls in 15 or 18 credit hours), all credit hours for that term should be reported as paid credit hours for INGSS. Any credits, including ROTC credits, should only be reported if fulfilling an unmet graduation or certificate requirement.

Example: Sam enrolls at Ruthven College in the fall semester. Ruthven College charges tuition by the credit hour, with a tuition charge cap at 12 credit hours per semester (students enrolling in more than 12 credit hours are not charged additional tuition). Sam enrolls in 15 credits and receives a full-time INGSS award. Ruthven College reports 15 INGSS paid credit hours to the Iowa Department of Education's Bureau of Iowa College Aid (Iowa College Aid) for that semester.

Example: Sam enrolls at Ayrshire Community College. Ayrshire Community College charges tuition by the credit hour, with no tuition charge cap. Sam enrolls in 15 credits and receives the INGSS award corresponding to 15 credit hours. Ayrshire Community College reports 15 INGSS paid credit hours to Iowa College Aid for that semester.

If an INGSS recipient withdraws, receives an incomplete, etc., INGSS paid credit hours will be determined by the college/university refund policy. If a student is paid a partial INGSS award (according to the college/university refund policy, as a result of withdrawing from a course or set of courses), those paid INGSS credit hours would contribute to the cumulative INGSS limit, and should be reported in ICAPS with that term's associated INGSS disbursement. If the student is not paid any INGSS funds as a result of withdrawing from a course or set of courses (again, according to the institution's refund policy), no credit hours should be reported for that student in ICAPS.

Service Members who are deployed during a period of enrollment should be counseled on the military refund policy as detailed in Iowa Code section 256.183. Decisions made regarding the Service Member's withdrawal may affect the Service Member's cumulative INGSS receipt limit.

Members of the Iowa National Guard may use INGSS in conjunction with federally funded programs such as the Army National Guard Federal Tuition Assistance program (ARNG-FTA). Members receiving federal benefits which pay tuition benefits directly to the institution are eligible to receive INGSS. Caution must be used, however, in the event a Service Member is receiving a Chapter 33 Post 9/11 GI Bill benefit. A Federal Tuition Assistance award is first applied to tuition charges and the Chapter 33 Post 9/11 GI Bill pays the remaining tuition based on their eligibility. INGSS should not impact this final total (guidance established 8/2011).

Awards must be made on an accurately calculated SAI.

INGSS awards are not need-based; the award can cover a recipient's SAI.

E. Award Offer

College/University officials should provide financial aid offers to all INGSS recipients. Award offers must clearly indicate award amounts and the state programs from which students will receive funding. All notices concerning state grants must include the following award notification statement:

“The amount of grant money you receive from the Iowa Department of Education may change based on state funding.”

F. Lifetime Eligibility

Recipients may receive up to 120 credits hours of INGSS, unless they have had an ETP approved for a STEM program under the Edith Nourse Rogers STEM scholarship (130 semester hours maximum). Therefore, if a student enrolls in more credit hours than they have remaining eligibility for, they can only be paid for their remaining eligibility.

Example: Sam is enrolled in 12 semester credit hours but only has 4 hours of remaining INGSS eligibility. The college/university should award 4 credit hours of INGSS and report 4 credit hours in ICAPS.

G. Disbursement of Funds

Chapter 3 provides a complete description of the payment process.

H. Iowa College Aid Responsibilities

Iowa College Aid provides the INGSS Designated Roster through ICAPS. The Designated Roster is updated each time a recipient is added. Iowa College Aid issues payments to colleges/universities based on submitted certification files and payment requests. ICA tracks Lifetime Eligibility limits for INGSS recipients.

I. Certification

College/university officials must verify the following information for each Iowa INGSS recipient:

- The student is eligible for INGSS in a given term of enrollment (verified by checking INGSS Designated Roster for that term of enrollment);
- The student is meeting Satisfactory Academic Progress outlined in CFR § 668.34;
- The student has not met the requirements for a baccalaureate degree;
- The student is enrolled in a certificate or undergraduate degree program that is Title IV eligible;
- The student is not in default on a federal student loan;
- Ensure that INGSS funds are applied to components of the cost of attendance;
- Ensure that cumulative INGSS semester hours total is less than 120 prior to calculating an award (130 if in an eligible STEM program), or the equivalent; and,
- Ensure awards are calculated correctly according to the specifications listed in section D and credit hours are reported accurately according to the specifications in section C.

J. Changes/Corrections

Any changes in awards must be provided to Iowa College Aid electronically via ICAPS by the reporting deadlines established in Chapter 3 of the Iowa Student Financial Aid Guide.

K. Verification/Compliance

College/university officials are responsible for coordinating all aid to ensure compliance with student eligibility and allowable award amounts.

Students who are selected for federal verification may receive one disbursement of state-funded student financial aid prior to completing the verification process, as long as college/university officials have no reason to believe application information is inaccurate. If students become ineligible for aid due to verification activities, refunds must be made to state-funded programs.